

Fill in this information to identify the case:

Debtor 1 Mary Beth Ray

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of OH
(State)

Case number 14-10002

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: New Penn Financial, LLC d/b/a Court claim no: (known) 3
Shellpoint Mortgage Servicing

Last 4 digits of any number you use to identify the debtor's account: 0362

Property address: Number 6557 Street Visitation Dr
Cincinnati, OH 45248
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 2 / 1 / 19
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Mary Beth Ray

14-10002

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Carrie Dockter
Signature

Date 1 11 19
____/____/____

Print Carrie Dockter
First Name Middle Name Last Name

Title Bankruptcy Case Manager

Company Shellpoint Mortgage Servicing

If different from the notice address listed on the proof of claim to which this response applies:

Address PO Box 10826
Number Street

Greenville, SC 29603-0826
City State ZIP Code

Contact phone (800) 365 - 7107

Email mtgbk@shellpointmtg.com

Shellpoint Mortgage Servicing
PO Box 10826

Phone Number: (800) 365-7107
Fax: (866) 467-1137

Greenville, SC 29603-0826

Email: mtgbk@shellpointmtg.com

RE: Debtor 1 Richard Ray
Debtor 2

Case No: 1410002

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 1/4/2019.

Southern District of Ohio, Cincinnati Division
221 East 4th Street
Suite 800
Cincinnati, OH 45202

Margaret A Burks
600 Vine Street
Suite 2200
Cincinnati, OH 45202

Nicholas A Zingarelli
810 Sycamore St
Third Floor
Cincinnati, OH 45202-

Mary Ray

6557 Visitation Dr
Cincinnati OH 45248

/s/ Carrie Dockter